



A GUIDE For Victims of Identity Theft

Iowa Attorney General
Consumer Protection Division
Hoover State Office Building
1305 East Walnut Street
Des Moines, Iowa 50319

www.IowaAttorneyGeneral.org

Consumer@AG.State.IA.US

515-281-5926

888-777-4590

A Message from Attorney General Tom Miller

Dear fellow Iowans:

The goal of this brochure is to help you if you are a victim of "identity theft." Identity theft occurs when someone obtains important personal information, such as your Social Security number, birth date, banking or credit card account numbers, to commit fraud or theft.


"Identity thieves" commit a kind of financial sabotage. They use people's personal information to open fraudulent credit card or other accounts, rob retirement earnings, siphon money out of people's accounts, or commit other kinds of fraud.

The Consumer Protection Division of my office has developed this guide to provide you with information and steps to take if you are a victim; whom to contact, what to say, where to write or call, how to repair your credit record, and how to avoid future problems.

I am very sorry if you have been victimized by identity theft, and I sincerely hope the information in this guide will help you.

I encourage you to contact my office if we can provide any more information. Please log on to our website at www.IowaAttorneyGeneral.org for valuable information on identity theft as well as other consumer issues or write to the Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, Iowa 50319, or call 515-281-5926 or 888-777-4590.

With best wishes,

A handwritten signature in black ink that reads "Tom Miller". The signature is written in a cursive, slightly stylized font.

Attorney General of Iowa

Tom Miller

A GUIDE FOR VICTIMS OF IDENTITY THEFT

Identity theft crimes are on the rise, causing nationwide concern. Your personal identifying information can be accessed in an increasing variety of ways. An imposter can misuse your information to open fraudulent credit card accounts, secure deposits on cars and housing, obtain employment opportunities, create insurance benefits, and rob retirement earnings. This form of financial sabotage can devastate your credit and require endless hours of telephone and written communication to resolve. In the meantime, you may experience difficulty writing checks, obtaining loans, renting apartments, and even getting hired.

This guide provides victims of identity theft with clear and concise information, and the major resources to contact to resolve the problems which remain long after the thief disappears. Unfortunately, the responsibility of identifying and resolving the consequences of identity theft is left largely to the victims themselves. It is important to act quickly and assertively to minimize the damage to your credit reputation. While identity theft is a "crime" which law enforcement officials can prosecute, the perpetrator is often difficult to track. In addition, law enforcement officials cannot clean up the havoc created for you.

*In dealing with the authorities and financial institutions, **keep a log** of all conversations, including dates, names, and telephone numbers. Keep notes on the time spent and any expenses incurred. Confirm all conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.*

1. Credit bureaus. Immediately call the fraud units of the three credit reporting bureaus -- Equifax, Experian, and Trans Union. Report the theft of your credit cards or misuse of your account numbers. Ask each agency to place a "FRAUD ALERT" on your credit report and send you a copy of your credit file. Your telephone call will place a temporary (90-day) fraud alert on your credit file. You MUST follow the telephone call with a completed ID Theft Affidavit (which is enclosed) and request a permanent fraud alert (7 year) and add a FRAUD VICTIM STATEMENT which can only be done in writing. The victim statement can contain up to 100 words and should give a brief summary of your circumstances such as: "My identification has been used to apply for fraudulent credit. Be sure to add: "Do NOT extend any existing lines of credit or open any new lines of credit without contacting me personally at [your mailing address and a couple of telephone numbers where you can be reached most of the time] to verify ALL applications and/or actions taken!" Be sure to ask for a permanent (7 year) fraud alert on your credit file, and how you can extend it if necessary.

Be aware that these measures may not entirely stop fraudulent new accounts from being opened by the identity thief. Ask the credit reporting bureaus, in writing, to provide you with copies every few months so you can monitor your credit file.

- **ORDER YOUR FREE CREDIT REPORT**

Upon your request, a credit bureau is required to provide you with one *free* credit report during any 12-month period. The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your *free* annual report. To order, go to:

www.annualcreditreport.com
877-322-8228 (toll-free)

or mail a request to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281.

Do not contact the three nationwide consumer reporting companies individually. They are only providing free annual credit reports through the centralized website, telephone number and mailing address listed above.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two. **The law allows you to order one free copy from each of the three nationwide consumer reporting companies every 12 months.** We recommend the three separate reports at different times of the year, such as one every four months.

Under federal law, you're also entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft. Otherwise, a consumer reporting company may charge you up to \$9.50 for another copy of your report within a 12-month period. This fee is often waived. (15 United States Code section 1682j(c)(3)).

To buy a copy of your report, contact:

Credit Bureau	Report Consumer Fraud	Request Credit Report	Get Off Mailing Lists
Equifax P.O. Box 740241 Atlanta, GA 30374-0241 www.equifax.com	800-525-6285 and write to address at left.	800-685-1111	888-567-8688 or write to: Name Removal Option P.O. Box 97328 Jackson, MS 39288
Experian P.O. Box 9530 Allen, TX 75013 www.experian.com	888-397-3742 and write to address at left.	888-397-3742	same as above
Trans Union P.O. Box 6790 Fullerton, CA 92634-6790 www.transunion.com	800-680-7289	800-916-8800	same as above

Request the credit bureaus, in writing, to provide you the names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Request the credit bureaus, in writing, remove inquiries that have been generated due to the fraudulent access. Request that all fraudulent information and inquiries be permanently removed from your credit report. You may also request the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information (two years for employers).

2. Creditors. Contact all creditors *immediately* with whom your name has been used fraudulently - by telephone AND in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Ask that old accounts be processed as "account closed at consumer's request." This is better than "card lost or stolen," because when this statement is reported to credit bureaus, it can be interpreted as blaming you for the loss. Carefully monitor your mail and credit card statements for evidence of new fraudulent activity. Report it immediately to credit grantors.

Victims of unauthorized use of a credit card will be liable for no more than the first \$50 of the loss, although this is often waived and victim will not be required to pay any part of the loss. (15 United States Code section 1643)

Request the credit grantor to provide you with a copy of the fraudulent credit application and a statement of the incurred charges. Such information may be helpful in disputing the application and/or charges as fraudulent. If the credit grantor resists providing you this information, contact your local police or sheriff's department for assistance. The credit grantor should readily provide such information when requested to do so by local law enforcement authorities.

Pay particular attention to what personal identifying information the identity thief has provided on the application and note any discrepancies that may exist. When reviewing the charges, note the date of the purchases, where the purchases were made and what type of products or services were purchased. Look for dates, places or items which contradict your own schedule, whereabouts, and even tastes.

Credit requirements to verify fraud: You may be asked by banks or credit grantors to fill out and notarize fraud affidavits. You may download a model fraud affidavit prepared by the Federal Trade Commission on the Internet at <http://www.consumer.gov/idtheft>. On the left hand side, click on 'Consumer Information', click on 'FTC Publications', and 'ID Theft Affidavit PDF' to download the form. Find out if the creditor accepts this affidavit and whether they require notarization or a police report. An affidavit with supporting documentation and a police report should be enough. Overly burdensome requirements by banks or creditors should be reported to the government authority which regulates the credit card issuer. To determine which authority regulates the particular credit card issuer in question, contact:

Iowa Department of Commerce
Banking Division
200 E. Grand, Suite 300
Des Moines, IA 50309-1827
Phone: 515-281-4014
www.idob.state.ia.us

3. Law enforcement: Report the crime to all police and sheriff's departments with jurisdiction in your case. Give them as much documented evidence as possible. Get a copy of your law enforcement report. Keep the telephone number of law enforcement agency handy and give it to creditors and others who require certification of your case. Banks and credit card companies may require you to produce the police report in order to verify the crime.

4. Stolen checks: If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies listed below. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account. When creating a password, don't use common numbers like the last four digits of your Social Security number, your birth date, middle name,

mother's maiden name, pet's name, address, consecutive numbers, or anything else that could easily be discovered by thieves.

Check Verification Company	Telephone Number	Mailing Address
CheckRite/ Global Payments www.globalpaymentsinc.com	800-638-4600 800-766-2748	6515 West Howard Street Niles, IL 60714
ChexSystems www.chexhelp.com	800-428-9623	7805 Hudson Road, Suite 100 Woodbury, MN 55125
Certegy (formerly Equifax) www.certegy.com	800-437-5120	P.O. Box 30272 Tampa, FL 33630
SCAN www.scanassist.com	877-382-7226 800-262-7771	7805 Hudson Road, Suite 100 Woodbury, MN 55125
TeleCheck (formerly NPC/ICS) www.telecheck.com	800-366-2425 800-710-9898	5251 Westheimer Houston, TX 77056

5. Automatic Teller Machine (ATM) cards: If your ATM card has been stolen or compromised, get a new card, account number and password. Do not use your old password or the common passwords and personal identification numbers listed above.

6. Fraudulent change of address, mail theft, or other mail involvement: Notify the U.S. Postal Inspector's Office for Iowa if you suspect an identity thief has filed a change of address with the post office or has used the mail to commit bank or credit fraud. Theft of mail is a felony. Find out where the fraudulent credit cards were sent. Notify the local Postmaster for that address to forward all mail in your name to your *own* address. You may also need to talk with the local mail carrier for that address as well.

U.S. Postal Inspectors
P.O. Box 566
Des Moines, IA 50302-0566
Phone: 515-253-9060
www.usps.com/postalinspectors

7. Secret Service jurisdiction: The Secret Service investigates crimes dealing with credit card fraud, financial institution fraud, and crimes dealing with the false use of personal identifiers (such as name, date of birth, or Social Security number) relating to financial crimes. However, the Secret Service usually does not investigate individual cases unless the dollar amount is high or you are one of many victims of a fraud ring. If the actual crime (fraudulent application or charges) occurred outside of Iowa, the Secret Service may forward your case to the appropriate office.

U.S. Secret Service
210 Walnut Street, Room 637
Des Moines, IA 50309
Phone: 515-284-4565
www.secretservice.gov

8. Social Security Number misuse: To determine if someone is misusing your Social Security number for employment purposes, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration to check for inaccuracies or fraud. To request a PEBES application call or write to the office listed below. Once you have determined

that there are too many or too few earnings recorded on your PEBES, or if your name is recorded incorrectly, call or write to:

Social Security Administration
Office of the Inspector General (OIG)
210 Walnut Street, Room 293
Des Moines, IA 50309
Phone: 800-772-1213
515-283-0212
website to download a PEBES application:
<http://www.socialsecurity.gov>

If someone is misusing your Social Security number, as a last resort, you may consider changing your number. The Social Security Administration will change your number only if you fit specific fraud victim criteria. For more information, call or write the office listed below and request the fact sheet, Social Security: When Someone Misuses Your Social Security Number, SSA Pub. No. 05-10064. Report the fraudulent use of your Social Security number to:

Social Security Administration
Office of the Inspector General (OIG)
P.O. Box 17768
Baltimore, MD 21235
Phone: 800-269-0271 (OIG Fraud Hotline)
e-mail: oig.hotline@ssa.gov

9. Income tax fraud: Any fraudulent use of another person's Social Security number, including dependents' Social Security numbers, to obtain an income tax refund should be reported to:

Internal Revenue Service
210 Walnut Street, Room 147
Des Moines, IA 50309
Phone: 515-284-4240

Internal Revenue Service
Criminal Investigation Division
P.O. Box 7908, Stop 9000
Shawnee Mission, KS 66207-7909
Phone: 800-829-0433
www.irs.gov

10. Passports: If you are the victim of identity theft and have a passport, notify the passport office, in writing, to be on the lookout for anyone ordering a new passport fraudulently.

U.S. Postal Service
Passport Acceptance Unit
1165 - 2nd Avenue, Room 228
Des Moines, IA 50318-9802
Phone: 515-283-7575

U.S. Department of State Passport Services
Consular Lost/Stolen Passport Section

1111 - 19th Street N.W., Suite 500
Washington, DC 20036
Phone: 202-955-0487
www.state.gov/travel

11. Utilities: If your cellular phone or long distance calling card has been stolen or if you discover fraudulent charges on your bills, cancel the accounts and open new ones. To avoid being "slammed," request that your local telephone service "freeze" your long distance carrier so it cannot be changed without specific authorization using a password. To avoid being "crammed," scrutinize every charge on your billing statements for fraudulent or unauthorized charges. Notify your gas, electric, water, and trash utilities that you are a victim of identity theft and alert them to the possibility that the thief may try to establish accounts using your personal information.

12. Driver's license number misuse: You may need to change your driver's license number if someone is using yours fraudulently. Call the Iowa Department of Transportation's Motor Vehicle Information Center and verify the last issuance date of your license. If there is a discrepancy and you have a non-commercial driver's license, go to your local driver's license station and apply for a duplicate license with an "assigned" number. Commercial drivers will be unable to use an "assigned" number, but should contact the Motor Vehicle Enforcement Office to file a fraud report. Send a letter, complete with supporting documents, requesting a fraud investigation to:

Iowa Motor Vehicle Enforcement
P.O. Box 10473
Des Moines, IA 50306-0473
Phone: 515-237-3221
319-377-5923
www.dot.state.ia.us/mvd/omve

13. False civil and criminal judgments: Sometimes victims of identify theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered against you for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identify theft. If you are wrongfully prosecuted for criminal charges, contact the Federal Bureau of Investigation (FBI). Ask how to clear your name.

U.S. Federal Bureau of Investigation
3737 Woodland Avenue
West Des Moines, IA 50266
Phone: 515-223-4278
If no answer call Omaha, NE
Phone: 402-493-8688
www.fbi.gov

14. Credit report fraud: The Federal Trade Commission (FTC) maintains the Identity Theft Data Clearinghouse, the federal government's centralized identity theft complaint database, and provides information to identity theft victims. The FTC collects complaints from identity theft victims and shares their information with law enforcement nationwide. This information also may be shared with other government agencies, consumer reporting agencies, and companies where fraud was perpetrated to help resolve identity theft related problems. If you find that there has been unauthorized access or use of your *credit report*, the Federal Trade Commission will be able to advise you of your rights under the Fair Credit Reporting Act. Call or write to:

Federal Trade Commission
Identity Theft Clearinghouse
600 Pennsylvania Avenue N.W.
Washington, DC 20580
Phone: 877-438-4338 (toll-free)
www.consumer.gov/idtheft

15. Insurance coverage: You may want to consult with your insurance agent to determine whether your losses may be covered by household or other insurance policies.

16. Legal help: You may want to consult with a private attorney to determine legal action to take against creditor grantors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor. An attorney can help you recover from the fraud and determine whether your rights under various credit, banking, Social Security, and other laws have been violated. The Iowa State Bar Association will provide you with the name of one attorney in your area that handles consumer protection issues. If you should decide to consult with the attorney to whom you were referred, this service ensures that you will not be charged more than \$25.00 for the first half hour consultation. Call or write to:

Iowa State Bar Association
Lawyer Referral Service
521 E. Locust Street, 3rd Floor
Des Moines, IA 50309
Phone: 800-532-1108
www.iowabar.org

17. Legal remedies: Identity theft is a crime in Iowa with both civil and criminal penalties.

If you wish to pursue a civil remedy, you may consider filing your case through Small Claims Court. The maximum allowable claim is \$5,000 in Iowa. This private action would permit you to recover \$1,000 or three times the actual damages, whichever is greater along with reasonable attorney fees and court costs. Small claims court procedures are designed for people to pursue their claims without an attorney's help, although representation by an attorney in small claims court is also allowed. Your claim can be filed through the Clerk of Court in the county where the theft took place. The Clerk's Office will provide you with the necessary forms and information throughout the process. You may also consider contacting a private attorney for advice and assistance in determining your rights and remedies. If your claim is for more than \$5,000, you will need to contact a private attorney to file a claim in District Court. Contact the Iowa State Bar Association's Lawyer Referral Service, as listed above, or another option would be to check the yellow page listings under attorneys or lawyers in your local telephone directory.

If you wish to pursue a criminal remedy, you may consider filing a report with the law enforcement agency where the identity thief resides for possible prosecution under that state's laws. The law enforcement agency will review your case with the county or district attorney who has primary jurisdiction in filing criminal charges in that locale.

IOWA'S IDENTITY THEFT LAW

714.16B Identity theft -- civil cause of action.

In addition to any other remedies provided by law, a person as defined under section 714.16, subsection 1, suffering a pecuniary loss as a result of an identity theft by another person under section 715A.8, may bring an action against such other person to recover the following:

1. One thousand dollars or three times the actual damages, whichever is greater.
2. Reasonable attorney fees and court costs.

715A.8 Identity theft.

1. For purposes of this section, "*identification information*" means the name, address, date of birth, telephone number, driver's license number, nonoperator's identification number, social security number, place of employment, employee identification number, parent's legal surname prior to marriage, demand deposit account number, savings or checking account number, or credit card number of a person.
2. A person commits the offense of identity theft if the person fraudulently uses or attempts to fraudulently use identification information of another person, with the intent to obtain credit, property, services, or other benefit.
3. If the value of the credit, property, or services exceeds one thousand dollars, the person commits a class "D" felony. If the value of the credit, property, or services does not exceed one thousand dollars, the person commits an aggravated misdemeanor.
4. A violation of this section is an unlawful practice under section 714.16.

715A.9 Value for purposes of identity theft.

The value of property or services is its highest value by any reasonable standard at the time the identity theft is committed. Any reasonable standard includes but is not limited to market value within the community, actual value, or replacement value.

If credit, property, or services are obtained by two or more acts from the same person or location, or from different persons by two or more acts which occur in approximately the same location or time period so that the identity thefts are attributable to a single scheme, plan, or conspiracy, the acts may be considered as a single identity theft and the value may be the total value of all credit, property, and services involved.

18. Making changes: New laws regarding right to privacy issues and fraud victim assistance programs are currently being drafted and proposed at the federal and state levels of government. If you are disappointed with the privacy protection and fraud assistance available under current laws, consider writing your federal and state legislators concerning your experience. To obtain a list of **Iowa** or **U.S.** Senators and Representatives, log on to www.firstgov.gov.

19. Don't give in: Remember, you are not responsible for any bill, portion of a bill, or checks written or cashed which result from identity theft. Your credit rating should not be permanently affected, and no legal action should be taken against you. If any merchant, financial institution or collection agency suggests otherwise, simply restate your willingness to cooperate, but don't allow yourself to be coerced into paying a fraudulent debt. Many victims of identity theft report feeling angry, frustrated, powerless, and even violated. If these feelings persist or become overwhelming, talk to your friends, family members, or a counselor.

*If you have any further questions or concerns,
or if you would like additional information, please contact:*

*Iowa Attorney General Tom Miller
Consumer Protection Division
1305 East Walnut
Hoover State Office Building
Des Moines, IA 50319
www.IowaAttorneyGeneral.org
Consumer@AG.State.IA.US
515-281-5926
888-777-4590*

This publication originates from the California Public Interest Research Group (CALPIRG), 11965 Venice Blvd., Ste. 408, Los Angeles, CA 90066, Phone: 310-397-3404; web site: www.pirg.org/calpirg, and Privacy Rights Clearinghouse, 5384 Linda Vista Rd., Ste. 306, San Diego, CA 92110, Phone: 619-298-3396, e-mail: www.privacyrights.org. March 1998 With their consent, it has been adapted for Iowa consumers, edited and distributed by the Consumer Protection Division of the Office of Attorney General Tom Miller, Iowa Department of Justice. March 2005